

COST OF LIVING FOR FIRST QUARTER 2005

State and City	All Items Index (100%)	Grocery Items (13%)	Housing (29%)	Utili- ties (10%)	Trans- portation (9%)	Health Care (4%)	Misc. Goods & Services (35%)
TENNESSEE							
Chattanooga	92.8	98.4	85.9	88.8	98.0	94.8	95.9
Clarksville	85.0	86.8	71.7	77.9	90.8	92.8	95.0
Cleveland	91.7	102.5	85.9	95.3	88.8	87.0	92.7
Jackson/Madison County	87.7	86.4	78.6	81.7	100.1	90.2	93.9
Johnson City	87.5	89.9	74.6	90.9	86.4	88.3	96.4
Kingsport	88.6	95.7	77.3	84.8	91.4	103.3	94.0
Knoxville	87.5	90.2	74.1	90.1	87.8	90.1	96.4
Memphis	89.6	93.6	76.2	92.0	95.7	98.9	95.9
Morristown	89.1	94.6	81.1	78.8	81.8	93.0	98.2
Murfreesboro-Smyrna	91.1	98.5	81.4	87.4	90.0	96.7	97.0
Nashville-Franklin	95.1	107.4	75.7	85.0	97.6	101.5	108.0

*The ACCRA Cost of Living Index measures relative price levels for consumer goods and services in participating urban areas, as compared with the national average of 100 for all participating areas. The numbers in parentheses in the column headings indicate component index weights for professional and executive households in the top income quintile. The places included in this survey are those whose chambers of commerce or similar organizations have volunteered to participate. Each participant's index is a percentage of the national average. The index cannot be used as a measure of inflation (price change over time). Different quarters cannot be compared, as each quarterly report compares prices at a single point of time, and the number and mix of participants may change from quarter to quarter. Small index differences do not represent statistically significant differences and may not correctly show which city is more expensive. Taxes are not reflected in this index. Utilities include residential electric power, other fuel sources and telephone costs.

(ACCRA Cost of Living Index, quarterly survey, American Chamber of Commerce Researchers Association.)